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## Cash Dividend Announcement for Equity Issuer

| | |
|---|---|
| Issuer name | Oi Wah Pawnshop Credit Holdings Limited |
| Stock code | 01319 |
| Multi-counter stock code and currency | Not applicable |
| Other related stock code(s) and name(s) | Not applicable |
| Title of announcement | Interim dividend for the six months ended 31 August 2025 |
| Announcement date | 30 October 2025 |
| Status | New announcement |

### Information relating to the dividend

| | |
|---|---|
| Dividend type | Interim (Semi-annual) |
| Dividend nature | Ordinary |
| For the financial year end | 28 February 2026 |
| Reporting period end for the dividend declared | 31 August 2025 |
| Dividend declared | HKD 0.01 per share |
| Date of shareholders' approval | Not applicable |

### Information relating to Hong Kong share register

| | |
|---|---|
| Default currency and amount in which the dividend will be paid | HKD 0.01 per share |
| Exchange rate | HKD 1 : HKD 1 |
| Ex-dividend date | 11 November 2025 |
| Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend | 12 November 2025 16:30 |
| Book close period | From 13 November 2025 to 14 November 2025 |
| Record date | 14 November 2025 |
| Payment date | 28 November 2025 |
| Share registrar and its address | Boardroom Share Registrars (HK) Limited<br>2103B, 21/F.,<br>148 Electric Road,<br>North Point<br>Hong Kong |

### Information relating to withholding tax

| | |
|---|---|
| Details of withholding tax applied to the dividend declared | Not applicable |

| Information relating to listed warrants / convertible securities issued by the issuer | |
|---|---|
| Details of listed warrants / convertible securities issued by the issuer | Not applicable |
| **Other information** | |
| Other information | Not applicable |
| **Directors of the issuer** | |

As at the date of this announcement, the Board comprises:

Executive Directors:
Mr. Chan Kai Ho Edward (Chairman and Chief Executive Officer)
Ms. Chan Mei Fong
Ms. Chan Ying Yu

Non-Executive Directors:
Mr. Chan Kai Kow Macksion
Mr. Ng Siu Hong

Independent Non-Executive Directors
Mr. Lam On Tai
Dr. Leung Shiu Ki Albert
Dr. Yip Ngai